

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18-23614-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Irene Barous
aka Irene Hanzich
27 Blenheim Road
Manalapan, NJ 07726

Social Security No.:
xxx-xx-8254

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 9/11/18
Time: 10:00 AM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: July 23, 2018
JAN: amg

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Irene Barous
 Debtor

Case No. 18-23614-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 132

Page 1 of 2
 Total Noticed: 49

Date Rcvd: Jul 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2018.

db +Irene Barous, 27 Blenheim Road, Manalapan, NJ 07726-2626
 517632521 A-1 Collections Svc, 2297 Highway 33, Hamilton Square, NJ 08690-1717
 517632522 Amerisol, PO Box 65018, Baltimore, MD 21264-5018
 517632524 Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
 517632523 Amex, PO Box 981537, El Paso, TX 79998-1537
 517632527 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bankamerica, PO Box 982238, El Paso, TX 79998-2238)
 517632526 +Bank Of America, NA, 100 N Tryon St, Charlotte, NC 28202-4031
 517632528 +BioReference Laboratories, 481 Edward H Ross Dr, Elmwood Park, NJ 07407-3128
 517632532 Catherine Jannarone Esq, 30 Freneau Ave Apt 1B, Matawan, NJ 07747-3391
 517632535 Centrastate Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
 517632537 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 517632536 Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
 517632538 Chase-pier1, PO Box 15298, Wilmington, DE 19850-5298
 517632547 Dept of Ed/582/Nelnet, Attn: Claims/Bankruptcy, PO Box 82505, Lincoln, NE 68501-2505
 517632549 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
 517632551 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
 PO Box 62180, Colorado Springs, CO 80962-2180)
 517632552 +Frd Motor Cr, PO Box BOX542000, Omaha, NE 68154-8000
 517632553 +Freehold Radiology Group, PO Box 6545, Freehold, NJ 07728-6545
 517632554 GMAC Mortgage, PO Box 4622, Waterloo, IA 50704-4622
 517632555 I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378
 517632556 KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 517632561 Regional Women's Health Group, LLC, PO Box 536, Voorhees, NJ 08043-0536
 517632564 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit, 4 Gatehall Dr Ste 350,
 Parsippany, NJ 07054)
 517632567 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,
 Mason, OH 45040-8053
 517632569 +Western Monmouth Utilities Authority, 103 Pension Rd, Manalapan, NJ 07726-8498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 24 2018 00:10:56 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 24 2018 00:10:53 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517632531 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 00:14:14 Capital One,
 Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
 517632529 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 00:13:31 Cap One NA,
 PO Box 26625, Richmond, VA 23261-6625
 517632530 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 00:12:44 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 517632539 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:30 Comenity Bank/Fashbug,
 PO Box 182272, Columbus, OH 43218-2272
 517632540 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:30 Comenity Bank/Fashion Bug,
 Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
 517632541 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:30 Comenity Bank/New York & Co., PO Box 182125, Columbus, OH 43218-2125
 517632542 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:30 Comenity Bank/Nwyrk&Co,
 220 W Schrock Rd, Westerville, OH 43081-2873
 517632543 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:30 Comenity Bank/Vctrssec,
 PO Box 182789, Columbus, OH 43218-2789
 517632544 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:31 Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
 517632545 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:31 Comenity Capital Bank/Hsn,
 PO Box 182125, Columbus, OH 43218-2125
 517632546 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:31 Comenity Capital/Hsn,
 995 W 122nd Ave, Westminster, CO 80234-3417
 517632548 E-mail/Text: electronicbkydocs@nelnet.net Jul 24 2018 00:10:58 Dept of Education/Neln,
 3015 S Parker Rd, Aurora, CO 80014-2904
 517632550 E-mail/Text: bnc-bluestem@quantum3group.com Jul 24 2018 00:11:28 Fingerhut,
 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
 517632557 E-mail/Text: bnckohlsnotices@becket-lee.com Jul 24 2018 00:09:53 Kohls/Capital One,
 Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
 517632558 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 24 2018 00:09:53 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 517632559 +Fax: 407-737-5634 Jul 24 2018 01:14:52 Ocwen Loan Servicing, Attn: Research Dept,
 1661 Worthington R Ste 100, West Palm Beach, FL 33409-6493
 517632560 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:31 Pier 1/Comenity Bank,
 Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
 517652047 E-mail/Text: bnc-quantum@quantum3group.com Jul 24 2018 00:10:44 Kirkland, WA 98083-0788
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788,

District/off: 0312-3

User: admin
Form ID: 132

Page 2 of 2
Total Noticed: 49

Date Rcvd: Jul 23, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517632562 E-mail/PDF: gecscedi@recoverycorp.com Jul 24 2018 00:14:05 Syncb/tjx Cos, PO Box 965005, Orlando, FL 32896-5005
517632563 E-mail/PDF: gecscedi@recoverycorp.com Jul 24 2018 00:12:36 Synchrony Bank/Tjx, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
517655574 +E-mail/Text: electronicbkydocs@nelnet.net Jul 24 2018 00:10:58 U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
517632568 E-mail/Text: bnc-bluestem@quantum3group.com Jul 24 2018 00:11:28 Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517632566* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4522)
517632565* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, PO Box 8026, Cedar Rapids, IA 52408-8026)
517632525 ##Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
517632533 ##Central Credit Services, Inc., 20 Corporate Hills Dr, Saint Charles, MO 63301-3749
517632534 ##+Central Jersey Emergency Medical Assoc, PO Box 2680, New Brunswick, NJ 08903-2680
TOTALS: 0, * 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 23, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Daniel E. Straffi on behalf of Debtor Irene Barous bkclient@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com
Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmllawgroup.com,
bkgroup@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4